

# **EXHIBIT A**

WHERE TO

BUY YOUR FRIENDS

N.Y.S. LIC. NO. 7046226

H-1077-557-2110

N.Y.S. D.C.A. NO. 0851824

**MAJORWORLD.COM****Major Chevrolet, Inc.**

43-40 Northern Blvd. • Long Island City, NY 11101 • (718) 937-3700

**UC 56064**

FRANSJCC

SOLD TO: GLORIA P. HERNANDEZ-LOPEZ SANDRA P. VASQUEZ

ADDRESS: 236 LINCOLN AVE

SALESMAN RICARDO CABALLERO

HAWTHORNE, NJ 07506-0000

DATE: 04/26/11

MAKE	MODEL	NEW OR USED	SERIAL/IDENT. NO.	COLOR	STOCK NO.		
2008 NISSAN	ALTIMA	U	1K4AL21E3AN450036	BL	61736		
MY 50 NOTE				USED CAR MILEAGE	PRICE OF CAR		
TERM NO.				42,666	4 - 17,940.00		
<b>OPTIONAL EQUIPMENT AND ACCESSORIES</b>  GLOCHERLO1@HOTMAIL.COM  CAPITAL ONE AUTO FINANCE					N/A		
					220A	N/A	
					0.00	N/A	
					LICENSE & TITLE	308	285.00
					* DEALER'S FEES	905	75.00
SALES TAX	324	1,255.80					
					<b>TOTAL CASH PRICE</b>	<b>19,555.80</b>	
<b>SETTLEMENT</b>  DEPOSIT CASH ON DELIVERY USED CAR TYPE SER. NO.					N/A		
					2200	2,000.00	
					2200		
					240	N/A	
					205	N/A	
720					329.59	17,555.80	
					<b>TOTAL</b>	<b>19,555.80</b>	

**IMPORTANT NOTICE TO USED CAR BUYER** • (a) STATE LAW REQUIRES THAT SELLERS OF SECOND HAND CARS CERTIFY IN WRITING TO THE BUYER THAT EACH CAR IS IN SAFE CONDITION AT THE TIME OF SALE. (b) THIS CERTIFICATION IS A GUARANTEE THAT THE CAR IS IN SAFE CONDITION AT THE TIME OF SALE. (c) BUYER HAS A RIGHT TO REQUEST THE DEALER TO REPAIR OR TO PAY IN FULL FOR REPAIRS OR ANY UNSAFE CONDITION IN THE CAR WHICH DOES NOT COMPLY WITH THIS CERTIFICATION. (d) THIS BUSINESS IS LICENSED BY THE DEPARTMENT OF CONSUMER AFFAIRS, 42 BROADWAY, N.Y., N.Y. 10004 COMPLAINT PHONE 212-487-4444 N.Y.C., D.C.A. NO. 0851824

\*Dealer's optional fee for processing application for registration and/or certificate of title, and for securing special or distinctive plates (if applicable). THIS IS NOT A DMV FEE \*\$75.00\*

THIS VEHICLE RECEIVED IN GOOD CONDITION:

SIGN

DEALER'S OPTIONAL FEE FOR PROCESSING APPLICATION FOR REGISTRATION AND/OR CERTIFICATE OF TITLE, AND FOR SECURING SPECIAL OR DISTINCTIVE PLATES IF APPLICABLE. THIS IS NOT A DMV FEE \*\$75.00\*. THE OPTIONAL DEALER REGISTRATION OR TITLE APPLICATION PROCESSING FEE (\$75.00 MAXIMUM) AND SPECIAL PLATE PROCESSING FEE (\$5.00 MAXIMUM) IS NOT NEW YORK STATE OR DEPARTMENT OF MOTOR VEHICLES FEES, UNLESS A LIEN IS BEING RECORDED OR THE DEALER ISSUED NUMBER PLATES. YOU MAY SUBMIT YOUR OWN APPLICATION FOR REGISTRATION AND/OR CERTIFICATE OF TITLE OR FOR A SPECIAL OR DISTINCTIVE PLATE TO ANY MOTOR VEHICLE ISSUING OFFICE.

"IF THIS MOTOR VEHICLE IS CLASSIFIED AS A USED MOTOR VEHICLE, MAJOR CHEVROLET, Inc. CERTIFIES THAT THE ENTIRE VEHICLE IS IN CONDITION AND REPAIR TO RENDER, UNDER NORMAL USE, SATISFACTORY AND ADEQUATE SERVICE UPON THE PUBLIC HIGHWAY AT THE TIME OF DELIVERY."

TYPE ADD	COLOR BI	TRIM TRIM	STOCK NO. (IF RESERVED) 1N4BL21E3BN450036
ESTIMATED DELIVERY DATE 04/26/11	PLACE OF DELIVERY LONG ISLAND CITY	STOCK NO. (IF RESERVED) 1775	
<b>VEHICLE PRICE</b> (+) \$ 17,940.00 TRANSPORTATION (IF NOT INCLUDED IN VEHICLE PRICE) (+) N/A FACTORY INSTALLED EQUIPMENT (+) N/A			
THIS ORDER SUPERCEDES ALL OTHER ORDERS.			
ON DELIVERY <b>CASH OR CERTIFIED CHECK ONLY</b>			
DEALER INSTALLED EQUIPMENT AND SERVICES (+)			
It is our aim to make you 100% satisfied, for that reason Major Automotive Company Inc. relies upon Car Fax for the history of all our inventory, and I have received a copy. Major Automotive Company Inc. assumes no responsibilities of any previous repair and/or paintwork that might have been performed to the vehicle prior to purchase. One should assume when buying a used car previous repairs were made.			
X: <u>GPB</u> 4/26/11			
<b>TOTAL \$ 17,940.00</b>			
<b>DESCRIPTION OF TRADE</b>			
YEAR	MAKE	MODEL	COLOR
PLATE NO.	SRP DATE	VIN.	
TRADE-IN IS CLEAR OF ALL LIENS EXCEPT.			LESS TRADE-IN CREDIT (-) (BUYER SEE 1 AND 6B) ON BACK
SPECIAL NOTICE TO CONSUMER IF UNDER THE LAW OF THE STATE OF NEW YORK CONTROLLING THE SALE OF USED MOTOR VEHICLES YOU SHOULD BE ENTITLED TO A REFUND IN CONNECTION WITH THIS TRANSACTION. THE VALUE OF ANY VEHICLE YOU MAY HAVE TRADED-IN (IF THE SELLER CHOOSES NOT TO RETURN IT TO YOU) SHALL NOT BE THE VALUE LISTED IN THIS DOCUMENT. INSTEAD, THE VALUE WILL BE DETERMINED BASED ON THE NATIONAL AUTO DEALERS ASSOCIATION USED CAR GUIDE WHOLESALE VALUE OR OTHER GUIDE APPROVED BY THE COMMISSIONER OF MOTOR VEHICLES, AND ADJUSTED FOR MILEAGE, IMPROVEMENTS AND ANY MAJOR PHYSICAL OR MECHANICAL DEFECTS.			<b>CASH PRICE</b> \$ 17,940.00
IF YOU AGREE TO ASSIST ME IN OBTAINING FINANCING FOR ANY PART OF THE PURCHASE PRICE, THIS ORDER SHALL NOT BE BINDING UPON YOU OR ME UNTIL ALL OF THE CREDIT TERMS ARE PRESENTED TO ME IN ACCORDANCE WITH REGULATION "Z" (TRUTH-IN-LENDING) AND ARE ACCEPTED BY ME. IF I DO NOT ACCEPT THE CREDIT TERMS WHEN PRESENTED, I MAY CANCEL THIS ORDER AND MY DEPOSIT WILL BE REFUNDED.			
<b>IMPORTANT NOTICE TO USED CAR BUYER</b> (a) STATE LAW REQUIRES THAT SELLERS OF SECOND HAND CARS CERTIFY IN WRITING TO THE BUYER THAT EACH CAR IS IN SAFE CONDITION AT THE TIME OF SALE. (b) THIS CERTIFICATION IS A GUARANTEE THAT THE CAR IS IN SAFE CONDITION AT THE TIME OF SALE. (c) YOU HAVE A RIGHT TO REQUEST THE DEALER TO REPAIR OR TO PAY IN FULL FOR REPAIRS OF ANY UNSAFE CONDITION IN THE CAR WHICH DOES NOT COMPLY WITH THIS CERTIFICATION. (d) THIS BUSINESS IS LICENSED BY THE DEPARTMENT OF CONSUMER AFFAIRS, 42 BROADWAY, NEW YORK, NEW YORK 10004. COMPLAINT PHONE: 212-487-4398. N.Y.C. C.A. No. 0851824			
<b>CANCELLATION STATEMENT</b> IF THIS CONTRACT IS CANCELLED BY ME WITHOUT YOUR CONSENT, I UNDERSTAND I SHALL BE LIABLE TO YOU FOR LIQUIDATED DAMAGES IN THE AMOUNT OF \$500., IN ACCORDANCE WITH PARAGRAPH THREE (3) (reverse side) OR ANY ADDITIONAL DAMAGES THAT YOU MAY INCUR THEREFROM.			
I have read the terms on the back of this agreement and have received a completed copy of this agreement.			
BUYER'S SIGNATURE <u>GPB</u>			
CO-BUYER'S SIGNATURE <u>EDWARD P. VANDER</u>			
SELLER APPROVED BY: <u>[Signature]</u>			
DATE: 04/26/11			
DATE: 04/26/11			
DATE: 04/26/11			
SALES TAX % (+) 1,255.00 Dealers optional fee for processing application for registration and/or certificate of title, and for insuring special or distinctive plates (if applicable). THIS IS NOT A DMV FEE \$75.00. XXXXXXXX <b>REGISTRATION FEE (ESTIMATE)</b> (+) 75.00 <b>TIRE REQUIRED TIRE RECYCLING (\$2.50 per tire)</b> (+) 285.00 <b>INSPECTION FEE</b> N/A <b>OTHER - ITEMIZE</b> (+) N/A <b>TOTAL CASH PRICE DELIVERED</b> \$ 19,555.00 Less cash deposit credited with order (-) Paid finance charge (+) 2,000.00 <b>CASH DUE ON DELIVERY</b> \$ 17,555.00			
<b>CONTRACTUAL DISCLOSURE STATEMENT FOR USED VEHICLES ONLY</b> "The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale." THE OPTIONAL DEALER REGISTRATION OR TITLE APPLICATION PROCESSING FEE (\$75.00 MAXIMUM) AND SPECIAL PLATE PROCESSING FEE (\$5.00 MAXIMUM) IS NOT NEW YORK STATE OR DEPARTMENT OF MOTOR VEHICLES FEES, UNLESS A LIEN IS BEING RECORDED OR THE DEALER ISSUED NUMBER PLATES. YOU MAY SUBMIT YOUR OWN APPLICATION FOR REGISTRATION AND/OR CERTIFICATE OF TITLE OR FOR A SPECIAL OR DISTINCTIVE PLATE TO ANY MOTOR VEHICLE ISSUING OFFICE. <b>PRIOR USE CERTIFICATION</b> (Required by Vehicle and Traffic Law 417-A if principal prior use of the vehicle were as a police vehicle, taxicab, driver education vehicle or rental vehicle). The principal prior use of this vehicle was as a police vehicle <u>NO</u> , a taxicab <u>NO</u> , a driver education vehicle <u>NO</u> , or a rental vehicle <u>NO</u> .			

**\* ONLY CERTIFIED CHECK OR CASH ACCEPTABLE ON DELIVERY**  
 SEE OTHER SIDE FOR ADDITIONAL TERMS

# **RETAIL INSTALMENT CONTRACT** **GMAC FLEXIBLE FINANCE PLAN**

Dealer Number **7846226** Contract Number **N/A**

Buyer (and Co-Buyer) Name and address (include county and zip code) <b>GLORIA P. HERNANDEZ-LOPEZ</b> <b>SANDRA P. VASQUEZ</b> <b>235 LINCOLN AVE</b> <b>MANTHORNE, NJ 07506-0000</b>	Creditor (Seller name and address) <b>MAJOR CHEVROLET INC</b> <b>43-48 NORTHERN BOULEVARD</b> <b>LONG ISLAND CITY, NY 11101-1020</b>
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay us, the Creditor, the Amount Financed and Finance Charge according to the payment schedule shown below. We will figure the Finance Charge on a daily basis.

New or Used	Year	Make and Model	Vehicle Identification No.	Primary Use for Which Purchased
<b>USED</b>	<b>2008</b>	<b>NISSAN ALTIMA</b>	<b>1N4AL21E3BN450036</b>	<input checked="" type="checkbox"/> Personal, family, or household <input type="checkbox"/> Agricultural <input type="checkbox"/> business <input type="checkbox"/>

Your trade-in is a: Year **N/A** Make **N/A** Model **N/A**

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your downpayment of \$ <b>2,000.00</b>
<b>10.49%</b>	<b>\$ 5,174.54</b>	<b>\$ 17,555.88</b>	<b>23,730.48</b>	<b>\$ 25,730.48</b>

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance.

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both  
☐ Credit Disability (Buyer Only)

Premium:

Credit Life \$ **N/A**  
 Credit Disability \$ **N/A**

(Insurance Company)

(Home Office Address)

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. Credit life insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the regular due date for the last payment unless a contract term for the insurance is shown below.

Other Insurance.

☐ **N/A** **N/A**  
 Type of Insurance Term

Premium \$ **N/A**  
**N/A**

(Insurance Company)

(Home Office Address)

I want the insurance checked above.

Buyer Signature **[Signature]** Date **[Date]**

Co-Buyer Signature **[Signature]** Date **[Date]**

**NO INSURANCE REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE**

## **ITEMIZATION OF AMOUNT FINANCED**

- Cash price (including any accessories, services, and taxes) \$ **17,940.00**
- Total downpayment = (If negative enter "0" and see line 4H below)
 

Gross trade-in \$ <b>N/A</b>	- payoff by seller \$ <b>N/A</b>
= net trade-in \$ <b>N/A</b>	+ cash \$ <b>2,000.00</b>
+ other (describe) \$ <b>N/A</b>	\$ <b>2,000.00</b>
- Unpaid balance of cash price (1 minus 2) \$ **15,940.00**
- Other charges including amounts paid to others on your behalf (Seller may keep part of these amounts.):
 

A. Cost of optional credit insurance paid to the insurance company or companies	
Life \$ <b>N/A</b>	\$ <b>N/A</b>
Disability \$ <b>N/A</b>	\$ <b>N/A</b>
B. Other insurance paid to the insurance company	\$ <b>N/A</b>
C. Official fees paid to government agencies	\$ <b>N/A</b>
D. Government taxes not included in cash price	\$ <b>1,255.00</b>
E. Government license and/or registration fees	\$ <b>265.00</b>
F. Government certificate of title fees	\$ <b>N/A</b>
G. Other charges (Seller must identify who is paid and describe purpose.)	
to <b>N/A</b> for <b>N/A</b>	\$ <b>N/A</b>
to <b>MAJOR CHEVROLET</b> for <b>Document Fee</b>	\$ <b>50.00</b>
to <b>N/A</b> for <b>N/A</b>	\$ <b>N/A</b>
to <b>N/A</b> for <b>N/A</b>	\$ <b>N/A</b>
to <b>N/A</b> for <b>N/A</b>	\$ <b>N/A</b>
to <b>N/A</b> for <b>N/A</b>	\$ <b>N/A</b>
H. Net trade-in payoff to	\$ <b>N/A</b>



## ITEMIZATION OF AMOUNT FINANCED

1 Cash price (including any accessories, services, and taxes) \$ 17,949.00

2 Total downpayment = (If negative enter "0" and see line 4H below) \$ 17,949.00

Gross trade-in \$ N/A -payoff by seller \$ N/A

= net trade-in \$ N/A + cash \$ 2,885.00

+ other (describe) \$

3 Unpaid balance of cash price (1 minus 2) \$ 2,885.00

4 Other charges including amounts paid to others on your behalf (Seller may keep part of these amounts.):

A Cost of optional credit insurance paid to the insurance company or companies

Life \$ N/A

Disability \$ N/A

B Other insurance paid to the insurance company \$ N/A

C Official fees paid to government agencies \$ N/A

D Government taxes not included in cash price \$ N/A

E Government license and/or registration fees \$ 1,255.00

RES = 285.00

F Government certificate of title fees \$ 285.00

G Other charges (Seller must identify who is paid and describe purpose.)

to N/A for N/A \$ N/A

to MAJOR CHEVROLET Document Fee \$ 75.00

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

H Net trade-in payoff to \$

Total other charges and amounts paid to others on your behalf \$

5 Amount financed (3 + 4) \$

(Insurance Company)

(Home Office Address)

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. Credit life insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance is shown below:

Other Insurance

☐ N/A Type of Insurance N/A

Premium \$ N/A Term

N/A (Insurance Company)

N/A (Home Office Address)

I want the insurance checked above.

Buyer Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Buyer Signature \_\_\_\_\_ Date \_\_\_\_\_

**ANY INSURANCE REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS.**

**HOW THIS CONTRACT CAN BE CHANGED.** This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and we must sign it. No oral changes are binding.

Buyer Signs X

Co-Buyer Signs X

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See back for other important agreements.

**NOTICE TO BUYER:** 1. Do not sign this agreement before you read it or if it contains any blank space. 2. You are entitled to a completely filled in copy of this agreement. 3. Under the law, you have a right to pay off in advance the full amount due. If you do so, you may, depending on the nature of the credit service charge, either (a) prepay without penalty, or (b) under certain circumstances obtain a rebate of the credit service charge. 4. According to law you have the privilege of purchasing the insurance on the motor vehicle provided for in this contract from an agent or broker of your own selection.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

## RETAIL INSTALMENT CONTRACT

Buyer Signs X \_\_\_\_\_ Date 04/25/11 Co-Buyer Signs X \_\_\_\_\_ Date 04/25/11

Other owner signs here X \_\_\_\_\_ Date \_\_\_\_\_ Address \_\_\_\_\_

Creditor Signs MAJOR CHEVROLET INC Date 04/25/11 By X \_\_\_\_\_ Title \_\_\_\_\_